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- Utility
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Sub-Token

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- Quality
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Meta-Token

- Conformity

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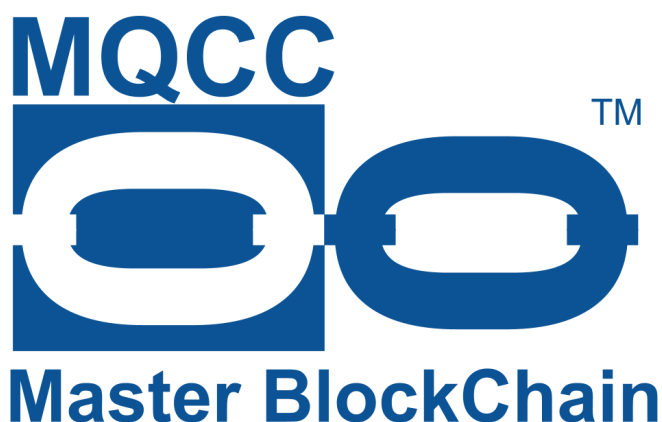
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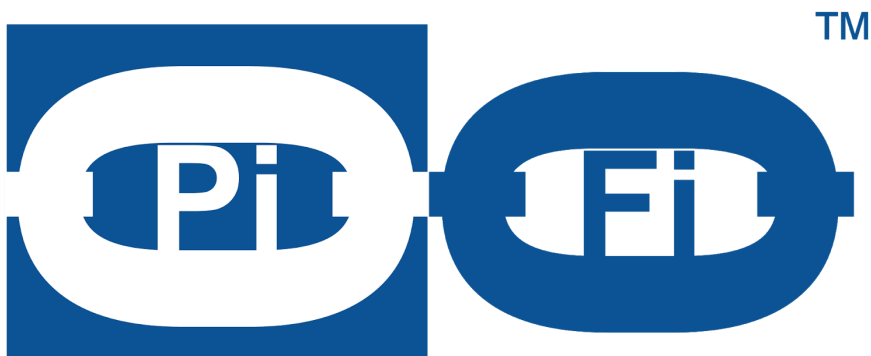
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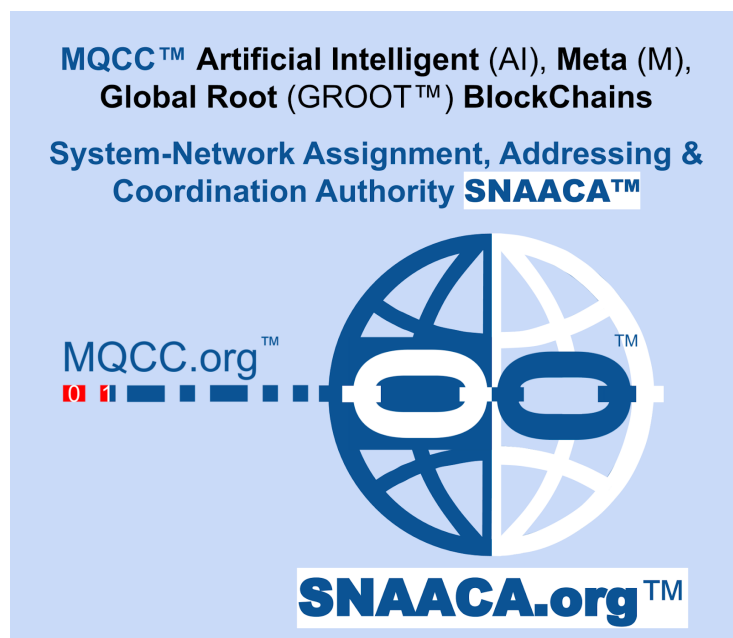
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3. "Principles of 'BlockChain'" -based protocol resources (MQCC™ Global BlockChain™ PROTORULES™), with subordinate Quality Management Systems registered to ISO 9001:2000, ISO 9001:2008 and ISO 9001:2015, continuously since at least as early as May 9, 2008.

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BlockChain Standards BCS™

**MQCC™ International Standards Federation ISF™**

BlockChain Standards BCS™

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defense-standard, military-grade, National and International Standardized, Continually Improving knowledge concept system and applied concept system also known as the Originating-Standard Bungay World Wide BlockChain System; discovered and commercialized between at least as early as August 14, 2001 and at least as early as April 9, 2005; with integration to a subordinate system, namely a quality management infrastructure system registered to ISO 9001:2000 at least as early as May 9, 2005 and subsequent infrastructure upgrades to ISO 9001:2008 and the current risk-based ISO 9001:2015.

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Crypto Standards



Crypto (Peer-to-Peer (P2P)/Private/Secret/Crypto/Shadow) Standards

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Standards for Crypto (Peer-to-Peer (P2P)/Private/Secret/Crypto/Shadow) Systems,
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Finance Standards Organization FSO™

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- Consensus Management System Standards (MSS) Open Standards
- Quality Management System Standards (QMSS) Open Standards
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International Standards Federation ISF™



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Standards, Systems, Technology, Services (Methods) & Products (Goods)

**Developer of "Principles of 'BlockChain'™"-based systems,
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Exhibit 11: Professional Liability Errors and Omissions Insurance History Memo of MQCC® PRIVATELENDER.org: THE ONE AND ONLY BLOCKCHAIN™

The information on insurance companies is included in this recommendation to the Chair of the Financial Services Regulatory Authority of Ontario FSRA Ontario.

**Look for the table in the section named: FSRA Approved Errors and Omissions
Insurance Providers (2020/10/22)**

----- Forwarded message -----

From: **Anoop Bungay** <anoop.bungay@mortgagequote.ca>

Date: Wed, Sep 14, 2022 at 10:48 AM

Subject: MQCC® - FSRA: Public Comment in respect to #2022-009: Proposed guidance on pension plan amendments; Suggestion to Broaden the Scope of the Guidance Consultation in Conformity to Ontario Taxpayer & Public Protection Mandate

To: Contact Centre <contactcentre@fsrao.ca>

Cc: <doug.fordco@pc.ola.org>, <Peter.Bethlenfalvy@pc.ola.org>, <tabunsp-qp@ndp.on.ca>, <CFife-QP@ndp.on.ca>

Ms. Joanne De Laurentiis
Chair
Financial Services Regulatory Authority of Ontario
25 Sheppard Avenue West,
North York, ON
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via public post at "FSRA request for comments" and CC to contactcentre@fsrao.ca

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Ontario general public access: www.BlockchainForLawyers.org

RE: FSRA seeks public feedback on its Proposed Guidance that clarifies requirements for Pension Plan Amendments to protect plan members

Dear Joanne and Team Members at FSRA Ontario;

Please accept the following "comment" and, as a corollary, the "suggestion" which follows.

Sincerely,

/s/

Anoop Bungay
 Founder, Chair, CEO & President
 MQCC®
 FSRA: #12279

(1) Public Comment:

- MQCC® wishes to commend FSRA in its effort to:
 - *promote good administration of pension plans*
 - *protect and safeguard the pension benefits and rights of pension plan beneficiaries*
- To use a MQCC® trademark slogan: **"Keep on Going!™"**

(2) Suggestion:

- In accordance with one or more requirements or expectations written in the Mandate Letter from the Ontario Minister of Finance, namely, Peter Bethlenfalvy (Mr.) to the Chair

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of Financial Services Regulatory Authority (FSRA) of Ontario, namely, Joanne De Laurentiis (Ms.), published at the FSRA website on Apr 26, 2022, in respect to FSRA's:

- "...vital function regulating Ontario's non-securities financial services and pension sectors."; to,
- "...foster strong, sustainable, competitive, and innovative financial services sectors and promote good administration of pension plans."; in order to,
- "Protect the public interest...", for the benefit of,
- "taxpayer and the people we serve.", specifically:
- "...families, workers, and employers...."

and in further accordance to the FSRA Legislative Mandate noted at the FSRA About Us webpage:

- Regulate and generally supervise the regulated sectors
- Contribute to public confidence
- Monitor and evaluate developments and trends
- Promote public education and knowledge
- Promote transparency and disclosure of information
- Deter deceptive or fraudulent conduct, practices and activities

the below suggestion is in respect to **"12+ years of innovation within the FSRA domain"**, will help you, in your role as Chair, to lead FSRA in advancing --- at the minimum --- the following FSRA Legislative Mandate functions:

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- Contribute to public confidence
 - via *de jure*, Canadian and International National (Federal) Standards-based processes like ISO 9001:2001 or later standards (see more below)
 - via *de facto* MQCC® Canadian Industry and Global Industry Standards™ that integrate with one or more *de jure* Canadian and International National (Federal) Standards-based processes like ISO 9001:2001 or later standards (see more below)
- Monitor and evaluate developments and trends
 - there is no greater development or trend that affects Ontario taxpayers (families, workers, corporations) like the subject matter of this suggestion (see more below)
- Promote public education and knowledge
 - via MQCC® primary source (ACCREDITED CLASS®) Originating Body of Knowledge OBOK™; integrated with standards that are trusted by Canadian government and public and private policy makers, world-wide
- Promote transparency and disclosure of information
 - via responses to FSRA Public Comment, for example this comment today.
- Deter deceptive or fraudulent conduct, practices and activities
 - via MQCC® public notice to regulators, regulatees and members of the general public; that there are distinctive qualities that **distinguish** standards-based, original, consumer-safe (OFFICIAL

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AUTHENTIC ORIGINAL™ OAO™) innovative financial goods and services operating within the domain of FSRA regulatory oversight, **seperate and apart from** non-standard's-based (counterfeit, fake, pirated) or non-conforming financial goods and services that are actually or ostensibly or functionally, passing off as "innovative" but fail to meet decades long (10+ years) of establish standards of quality, safety and commercial success -- and become available to the public under the guise of "experimental".

(2.1) MQCC® Suggests the following in respect to advancing the need for reducing risk (risk-based management) through "good administration" of pension plans by pension plan Administrators (Leadership including Top Management), including the need for "protection and safeguarding" beneficiaries and stakeholders [this suggestion is also applicable to other FSRA regulatory scopes or sectors, directly and indirectly including: Mortgage Brokers; Financial planners and advisors; Loan and trust companies; Credit unions and caisses populaires; Property and casualty insurance]:

(2.1.1) In an effort to maintain continual improvement for the benefit of the Ontario public; FSRA might seek to consider expanding its "guidance consultation" for the Top Management of regulated Pension organizations beyond the mundane regulatory processes of risk management (risk reduction or risk prevention or risk mitigation or risk-based corrective action) that are technical or administrative in nature, like the current "proposed Plan Amendments" procedures, to include a **higher-level (meta)** "principles-based approach" on **how** Ontario Pension plan Leadership (Top Management) are able to access primary source, authoritative, Canadian National (Federal) high-quality-standards-based (ACCREDITED CLASS®) learning, education, training (LET); testing, accreditation, registration (LETTAR™) and information BEFORE exposing their Pension Fund to clear and present "undue risk", when directly or indirectly investing their pension funds in financial goods and services

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(projects) that are "**known as**" or "**borne from**" the following generic terms or generic terminological phrases:

- **"crypto" (fully, correctly and terminologically synonymous -- based on originated use-in-commerce --- as: Peer-to-Peer (P2P)/Private/Secret/Shadow Finance)**
- **peer-to-peer electronic finance system (a superordinate financial system)**
- **peer-to-peer electronic cash system (a subordinate financial system)**

(2.1.1.1) Why?

(2.1.1.1.1) Reasoning

- As a public regulatory body (versus a private regulatory body), FSRA seeks -- among other things --- to reduce risk to the Ontario public in matters of non-securities financial services and pension sectors. Over the recent years, it has become public knowledge that some Canadian pension funds have invested in "crypto" related "goods and services/projects" and this has resulted in exposure to non-trivial negative risk, including undue or unmitigated, public market driven volatility (beta) or negative loss of Pension Funds \$. Indeed, any member of the general public may do a "google" search and see many results, for example:
 - On July 5, 2022, an internet blogger, David Gerard published: *"Canadian Pension Funds are Losing Big at the Crypto Casino"*
 - On July 21, 2022, Toronto (Ontario) CityNews published the following article: *Crypto plunge is cautionary tale for public pension funds* at toronto.citynews.ca

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- On June 13, 2022, The Globe and Mail published: *How the crypto crash exposed the sector's lies – and left retail investors in the lurch* ; stating:
 - *"But it all grew so feverish that major institutional investors started taking the bait, too. In October, the Ontario Teachers' Pension Plan invested in"*
- To prevent exposure to undue risk to consumers and beneficiaries, every regulator, elected official, appointed official, policy maker or Pension Fund Manager must be aware of an irony and coincidence of historic proportions:
- Since at least as April 9, 2005 -- the concept system of "crypto" (and its superordinate, peer or subordinate concept systems: "free trading securities (a Canadian National Instrument term) or non-securities financial services (a FSRA term)", "specie", "token", "fungibility", "distributed ledger", "conformity", "quality management systems", "national standards", "digital transformation", "international standards", "public standards", "private standards", "*de jure* standards", "*de facto* standards", "originating standards", "decentralized commerce", "decentralized finance", "modernized finance and banking", "financial technology and other terms (not a complete list)) in its regulatory-integrated, commercial form, was first made available to a global audience of upto 6.512 Billion persons (2005 Earth Population) at PRIVATELENDER.org: Canada's Private Lending Network® at the Uniform Resource Locator: www.privatelender.org. This system is designed to keep trading in non-securities financial services between 2 parties (on a peer to peer basis) "private" or "secret". In the event that a non-securities financial services financial transaction between two (2) parties (peer to peer) occurs on an electronic, global computer network, transmissions and transactions may be protected from third-party disclosure through use of cryptography --- hence the generic term: "crypto" [within the finance sector, the complete term is actually: Non-Bank, Non-Institutional, Non-Syndicated, Non-Regulated or Regulatory Exempt, Free Trading Finance; terminologically known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow

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Finance; Source: International Peer-to-Peer (P2P) & Private Finance Association IP2PFA™ (www.ip2pfa.org)]

- PRIVATELENDER.org: Canada's Private Lending Network®, located at www.privateLender.org is managed by a FSRA regulatee, namely, MortgageQuote Canada Corp. (MQCC®); and MQCC® is regulated by a member of the Mortgage Brokers Regulator Council of Canada (MBRCC) since at least as early as April 9, 2005; including FSRA (and its predecessor) since at least as early as July 5, 2012.
- Since at least as April 9, 2005, the backbones of PrivateLender.org is comprised of the following MQCC® SYSTEM-NETWORK SERVICE™ components:
 - A system-network of conformity: The world's first utility token: namely, BUNGAY INTERNATIONAL TECHNOLOGY CONFORMITY OF ORGANIZATION AND INDIVIDUAL NETWORK: BITCOIN™
 - A system-network of manufacturing free trading securities: The world's first securities token: namely, BUNGAY INTERNATIONAL TECHNOLOGY MORTGAGE™: BITMORTGAGE®
 - A system-network of Canadian National (Federal) de jure Standards-integrated (and international equivalent in 118+ countries) quality management system, namely: BUNGAY LOGIC AND ORDER CONFORMITY KERNEL; CYBER/NON-CYBER HARMONIZED ARTIFICIAL/NON-ARTIFICIAL INTELLIGENT NETWORK: BLOCKCHAIN™
- The science that underpins "crypto" and related concept systems is known as non-novel (exact) conformity science; visit www.conformity.org to learn more.
- Conformity science is designed to reduce risk and for over 20 years, MQCC® and Bungay International Inc. have proven to Ontarians, Canadians and the global community , time and again, at a commercialized and regulatory-integrated standard,

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that the FSRA-regulated business of MQCC® "works", is "consumer and industry safe" and "regulatory safe".

- one or more component and end-to-end processes of conformity science are known collectively by the source identifier trademark, PRINCIPLES OF BLOCKCHAIN™, including:
 - traceability
 - verifiability
 - immutability
 - nonrepudiation
 - accountability
 - competency
 - proficiency
 - consensus
 - standards
 - quality management
 - not a complete list
- At least as early as May 9, 2008, the MQCC® end-to-end organization processes were registered to the Canadian National Standard ISO 9001:2000 and subsequent standards.
- For the past 14 years, MQCC® creates digital and non-digital free trading or non-securities financial services within the same environment of quality that the Bank

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of Canada uses to manufacture currency. [this may be why the world ---albeit erroneously --- uses the unitary term: 'cryptocurrency' in some circles. This is wrong and is causing consumers (Ontarians and non-Ontarians (Canada and International)) a high degree of confusion. You can learn more on this subject at edu.mqcc.org or www.mqcc.org] Visit www.CQMFA.org Certified Quality Management In Finance Association, to learn more.

- For over 21 years, MQCC® and Bungay International Inc. have proven to the world that "crypto" is a risk management system; it is safe, reliable, good and better, safer and more efficient than anything the world of finance had ever known, prior.
- MQCC® is continuously insured by one or more Office of the Superintendent of Financial Institutions OSFI-regulated or FSCO/FRSRA regulated Insurance Company or RIBO Registered Insurance Brokers of Ontario organizations, for Errors and Omissions liability for over 12 years; here is a list (some companies might not appear since they might have merged or changed names);
 - FSRA Approved Errors and Omissions Insurance Providers (2020/10/22)
 - <https://www.fsrao.ca/licensing/mortgage-brokerage/about-mortgage-brokerage-and-mortgage-administrator-licences/fsra-approved-errors-and-omissions-insurance-providers>

(OSFI - (Office of the Superintendent of Financial Institutions) Regulated) or (FSRA - (Financial Services Regulatory Authority of Ontario) Regulated) or (RIBO - (Registered Insurance Brokers of Ontario) Regulated)

Insurer	Insurance Broker
AIG Insurance Company of Canada	Various Brokers
Victor Insurance Managers Inc. (formerly Encon Group Inc.)	PROLINK Insurance Inc.
Intact Insurance Company, Western Division	IDRIS Insurance Brokers Ltd.

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International Insurance Company of Hannover SE through A.M. Fredericks Underwriting Management Ltd.	Various Brokers
Lloyd's Underwriters	RDA Inc.
Lloyd's Underwriters	Holman Insurance Brokers Ltd.
Lloyd's Underwriters per Caitlin Canada Inc.	Various Brokers
Lloyd's Underwriters through Special Risk Insurance Managers Ltd.	InsureLine
Lloyd's Underwriters through Evolution Insurance Inc.	Various
Lloyd's Underwriters as arranged by Trinity Underwriting Managers	Various Brokers
Royal & Sun Alliance Insurance Company of Canada (for existing clients only)	Jones Brown Inc.
Sovereign General Insurance Company through Premier Canada Assurance Managers Ltd.	Various Brokers
XL Specialty Insurance Company - Canadian Branch	Various Brokers

- Regulated Financial Advisors in Ontario and Non-regulated Financial Advisors in Ontario and other jurisdictions must be made aware that for over 15 years, since at least as early as April 9, 2005 and earlier, "correct and proper" 'crypto' financial instruments conform to Canada Revenue Agency CRA investment programs eligibility including some or all of the following:
 - RRSP - Registered Retirement Savings Plan
 - TFSA - Tax Free Savings Account
 - RRIF / SPOUSAL RRIF / PRESCRIBED RRIF Registered Retirement Income Fund
 - FAMILY / INDIVIDUAL RESP - Registered Educational Savings Plan

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- LIRA / LRSP / RLSP & LIF / NEW LIF / RLIF - Locked-In Retirement Account and Locked-In Income Fund
- Correct, proper, originating "crypto" [Non-Bank, Non-Institutional, Non-Syndicated, Non-Regulated or Regulatory Exempt, Free Trading Finance; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Finance] and related goods and services inherently and organization's **REDUCE CARBON FOOTPRINT**
- Correct, proper, originating [Non-Bank, Non-Institutional, Non-Syndicated, Non-Regulated or Regulatory Exempt, Free Trading Finance; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Finance] "crypto" is not regulated by or subject to:
- a member of the Canadian Securities Administrators
- FINTRAC: Financial Transactions and Reports Analysis Centre of Canada
- OECD: Organization for Economic Co-operation and Development; CRS Common Reporting Standards
- not a complete list
- Ask any other "crypto" company CEO if they have the same results. The answer is "no" because what the "world" thinks is "crypto" (including CRA, Canada Revenue Agency) is, regrettably, false or misleading. Crypto is, among other things, part of a larger risk management utility function that is designed to keep financial transactions on a peer to peer basis (person-to-person; organization-to-organization), safe, and high quality in nature, character, feature, form, function, purpose, extent or utility; and FSRA and those who place their trust in FSRA, namely, the Ontario taxpayer and general public, should know this reality.

(2.1.1.1.2) Implications:

- To prevent the future possibility of negative risk to Pension Fund Managers (and other FSRA regulated entities) including exposure to financial risk or intellectual property claims; it would

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be prudent for a Pension Fund Manager to take the time to discover MQCC® before directly or indirectly

- [indirect investing means:
 - investing in Federally Regulated Financial Institutions, ie: Banks
 - investing in non-Federally Regulated Financial Institutions, ie: Credit Unions
 - investing in publicly trading companies
 - investing in non-publicly trading companies]
- related to "crypto" or related to the trademark source identifiers of various genus and specie of goods and services owned by MQCC® including:
 - BLOCKCHAIN FOR LAWYERS™
 - CRYPTO FOR LAWYERS™
 - METAVERSE FOR LAWYERS™
 - BLOCKCHAIN FOR POLICY MAKERS™
 - CRYPTO FOR POLICY MAKERS™
 - CRYPTO, BITCOIN, BLOCKCHAIN AND METAVERSE FOR ELECTED OFFICIALS AND REGULATORY BODIES; REGULATORY PROFESSIONALS™
 - BUNGAY INTERNATIONAL TECHNOLOGY CONFORMITY OF ORGANIZATION AND INDIVIDUAL NETWORK: BITCOIN™; The World's First Utility Token™
 - BITMORTGAGE®; The World's First Securities Token™
 - PROFESSIONAL BITCOINEER (P. BTCR.)®

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- FATHER OF BLOCKCHAIN®
- FATHER OF CRYPTO®
- FATHER OF METAVERSE™
- THE GLOBAL STANDARD FOR CRYPTO®
- THE GLOBAL STANDARD FOR BLOCKCHAIN®
- PRINCIPLES OF BLOCKCHAIN™
- BITCOINPEDIA™
- BLOCKCHAINPEDIA®
- BUNGAY LOGIC AND ORDER CONFORMITY KERNEL; CYBER/NON-CYBER
HARMONIZED ARTIFICIAL/NON-ARTIFICIAL INTELLIGENT NETWORK: BLOCKCHAIN™
trademark brand quality management system
- OFFICIAL AUTHENTIC ORIGINAL OAO™
- WORLD BLOCKCHAIN DAY®
- WORLD CRYPTO DAY®
- FATHER OF FINTECH™
- FATHER OF CONFORMITYTECH™
- FATHER OF DEFI™
- BLOCKCHAIN HALL OF FAME®

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- ACCREDITED CLASS®
- FATHER OF FREE TRADING SECURITIES™
- fnot a complete list.
- MQCC® is recognized world-wide for its leadership in establishing regulatory-integrated, consumer-safe, innovative goods and services which conform to exacting standards, developed by over 20 years of observation, discovery, development, commercialization, National and International Standards-integration and continual improvement. MQCC® is also recognized for "primarily making financial innovation safe, reliable, good; better, safer and more efficient rather than primarily making money" and building upon the hype of uninformed CEO's, ill-informed mainstreet investors and untrained promoters.
- This risk prevention message would go beyond the scope of Pension Fund Managers and would also benefit other FSRA regulated sectors or industry groups including:
 - regulated or non-regulated Ontario or other jurisdiction financial planners
 - regulated or non-regulated Ontario or other jurisdiction financial advisors
 - regulated or non-regulated Ontario or other jurisdiction retirement planners
 - loan and mortgage companies
 - not a complete list

(2.1.2) Despite the fact that it takes 4 years for a Bachelor-level degree in conformity science; another 2+ years for a Masters-level degree; another 2+ years for a PhD. level of degree. As courtesy, you are welcome to study on your own; here are some academic, scientific and technical textbook references:

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- *The 21st CENTURY SCIENTIFIC METHOD™: Triangle to Triangle Pyramid to Solid Square Pyramid: A Stronger Scientific Method by Correct and Proper Application of the Trademark "Principles of 'BlockChain'"™ ; [available only on both Amazon and GOOGLE PLAY]*
- *Origin of a Specie™: A Transparent, Incontestable, Encyclopedic History of the "Principles of 'BlockChain'"; Birth of Binary Digit Utility Tokens, Securities Tokens; International Standards Integration and the Discovery of Conformity Science. 2001:2019 and Onward' ; [available only on GOOGLE PLAY; the most important textbook]*
- *Learn "The Global Standard for BlockChain®" Level 01: for School Children, Chief Executive Officers (CEO) & Chief Fiduciary Officers (C-FIDO™); (BlockChain Means Pinky Promise!™) - Level 01 ; [the only textbook my mother has read; available only on both Amazon and GOOGLE PLAY]*
- *Legislator, Regulator & CEO Conformity Handbook: British Columbia (BC), Canada; [available only on both Amazon and GOOGLE PLAY]*
- *How the April 9, 2005 - World's First - Commercial Application of "Principles of 'BlockChain'" Was Influenced by Secretaries- & Directors-General of UNGA, OECD, WIPO & WTO Organizations from 2001-2005 [available only on both Amazon and GOOGLE PLAY]*
- *MQCC SAFER™ Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Finance: Be The Bank® Series "Private Lending" Program CANADA - INTERNATIONAL EDITION [available only on both Amazon and GOOGLE PLAY]*
- *Teaching Harvard & All Higher-Level, Accredited/Accredited Class®, Regulated, Vocational, Academic, Research, Development (HARVARD)*

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Class Organizations World-Wide: True "Principles of 'BlockChain'"™
[available only on both Amazon and GOOGLE PLAY]

- Anoop Bungay, BlockChain, bitcoin, The UK, Royal Family, The Commonwealth, Current & Future World Leaders: Government, Commerce (Industry-Finance) & Academia: British Subjects, Citizens, Residents [available only on both Amazon and GOOGLE PLAY]
- Teaching Billionaire, Founder & CEO: Anoop Bungay { Warren Buffet, Jack Dorsey, Larry Ellison, Jimmy Pattison, Robert F. Smith, MQCC™ { Berkshire Hathaway, Twitter, Oracle, Jim Pattison Group, Vista Equity,
[available only on both Amazon and GOOGLE PLAY]
- OSI 11™: Bungay Unification of Quantum Phases trademark BLOCKCHAIN™ Layer for Open Systems Interconnection of BlockChain™ System-Networks: 11 Layer DIP™: Distributed (Federated) Integrated Protocol [available only on both Amazon and GOOGLE PLAY]
- Teaching SEC™: SCIENTISTS, SECURITIES: Regulator-Policy Maker-Investigator-Lawyer; EXCHANGE, LAW ENFORCEMENT, EDUCATORS: Officers; CHIEF EXECUTIVES: Top Management-CEO of Regulatory & Regulated Bodies [available only on both Amazon and GOOGLE PLAY]
- An Invitation to the Secretary General (Chief Executive Officer (CEO)) of the United Nations in Matters of Non-Novel (Exact) Conformity Science & Trademark Originating "Principles of 'BlockChain'"™ [available only on both Amazon and GOOGLE PLAY]
- Teaching Dictionary™: A Risk Prevention Notice for Linguists, Lexicographers and Laypersons (You) in matters of Applied Non-Novel

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(exact) Conformity Science [available only on both Amazon and GOOGLE PLAY]

- This is not a complete list.

(2.1.3) Similar messages with varying degrees of content, over the course of up to 15 or more years, to Top Management, have been sent, either on a peer-to-peer basis (direct) or non-peer-to-peer basis (indirect), to:

- International Conference of Legal Regulators (ICLR);
- American Bar Association (ABA);
- Federation of Law Societies of Canada (FLSC); (see www.BlockChainforLawyers.org to read the letters)
- current or former Canadian elected or appointed officials, or heads of organizations or senior members of organizations including provincial regulatory bodies in various industries; Canadian federal government ministries or agencies including Federal law enforcement, including:
 - Minister of Finance (Federal)
 - Ministry of Finance (Federal)
 - Treasury Board Secretariat of Canada
 - Competition Bureau of Canada
 - Top Management in the Alberta Government
 - Real Estate Council of Alberta RECA
 - BC (British Columbia) Ministry of Finance; Deputy Premier of BC

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- Financial Services Regulatory Authority of Ontario FSRA (formerly FSCO)
- BC Financial Services Agency BCFSA (formerly FICOM)
- Ontario Securities Commission OSC
- including practicing or non-practicing lawyers (licensed legal professionals) in various and sundry roles from policy making to investigation to enforcement
- International Science Council
- Chief Science Officer of Canada
- Bank of Canada (1 or Senior Managers and 1 or more Past Governors)
- Various and sundry journalists including Bloomberg; National Post of Canada; FOX Business; visit: ijcs.mqcc.org)
- Heads (past and current) for various G20 and G7 Central Banks
- TMX Group
- this is an incomplete list; visit www.DisclosureOfBlockchain.com or www.mqcc.org to learn more
- International bodies and other international organizations
 - United Nations
 - United States current and former Presidents
 - United States Congressional Committee Chairs

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- United States Securities and Exchange Commission SEC®
- Financial Regulatory Authority FINRA USA
- Bank of England, both Current and Past Governors
- this is an incomplete list visit www.DisclosureOfBlockchain.com or www.mqcc.org to learn more

Thank you Joanne, for allowing me to share my comments and suggestions with you and FSRA on the matter of #2022-009: Proposed guidance on pension plan amendments.

PS: In your 2019 Globe and Mail Opinion entitled: Modernizing the regulation of financial advice; you are correct:

Your comments:

- "the time is ripe for a merger."
- "The duplicative SRO regime only adds confusion to an already complex regulatory system."

My comments:

- Simply look at the MQCC® Disclosure History; look at all of the duplicate emails to Alberta, BC, Ontario, Federal Canada Departments, Ministries, Agencies, Crown Corporations.
- Imagine how many Millions of Canadians would have saved their retirement money by NOT investing in non-conforming, non-standard (fake, counterfeit, pirated) "crypto" that

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is borne of non-original, non-primary source knowledge, methods and sources of MQCC®; for example - here are some google search headlines for "Ontarian loses crypto"

- Ontario couple lost more than \$370K in crypto scam: police
- Ontario man loses \$106,000 in cryptocurrency scam - YouTube
- [Ontario] Victim loses \$7000 in crypto currency fraud scam
- Implication:
 - Ontarians need to know that the correct and proper nature, quality, character, feature, form, purpose, utility, extent, history of what they think "Crypto" (and related concept systems) is NOT what they are being told; by untrained and unqualified persons, including CEO's and other regulatees of FSRA, OSFI and other regulatory bodies.
 - Especially those persons who have been exposed to the non-conforming, non-standard or fake, counterfeit, pirated or generic, "bitcoin"; which is nothing more than a self-executing financial viral algorithm designed to prey on the inherent weakness of humans ("fear of missing out" or "fomo") and use the guise of "experimental finance" as the basis or guise (intentionally or unintentionally) to take \$ from one person and place the \$ into the hands of another person, without utility or function. [While I understand you - Joanne -- have a history in the Payments Industry, the idea that non-conforming, non-standard or fake, counterfeit, pirated or generic, "bitcoin" can be used as a "store of value" or an efficient "payment transfer" among other things, is patently and provably and demonstrably, false; after all, MQCC® (Bungay International) is, afterall, as the creator of OFFICIAL AUTHENTIC ORIGINAL™ OAO™ BITCOIN™ brand of utility token, so if anyone knows, to use a trademark term: "WHAT BITCOIN IS;

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WHAT BITCOIN DOES™, it is yours sincerely. Visit www.BITCOIN.eco (www.bitcoineco.com) to learn.]

- The good news is that MQCC® created the "UPGRADE ALGORITHM™" brand of quality management business process to negate some or all of the negative effects of non-conforming, non-standard or fake, counterfeit, pirated or generic, "bitcoin".

DISCLAIMER: This email is not legal advice, nor conformity advice, nor "advice-of-any-kind"; this email is merely a comment and suggestion to FSRA; including fair and reasonable, necessary disclosure of certain *scientific and historic* facts that must be made known to the people of Ontario who entrust regulatory organizations like FSRA.

CC:

- Hon. Doug Ford; Premier, Leader, Progressive Conservative Party of Ontario Leader, Progressive Conservative Party of Ontario Minister of Intergovernmental Affairs (doug.fordco@pc.ola.org)
- Hon. Peter Bethlenfalvy; Minister of Finance (Peter.Bethlenfalvy@pc.ola.org)
- Peter Tabuns; Leader, Official Opposition, Critic, Intergovernmental Affairs Critic, Energy and the Climate Crisis, Leader, New Democratic Party of Ontario (tabunsp-qp@ndp.on.ca)
- Catherine Fife; Critic, Treasury Board, Critic, FinanceMember, Standing Committee on Finance and Economic Affairs (CFife-QP@ndp.on.ca)

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Sincerely yours,

A. K. (Anoop) Bungay, B. Comm., C-PEM®-P
Broker

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System-Network: **Managing The Metaverse™** www.metaversepedia.info™;
established at least as early as April 9, 2005 at www.privatelender.org.

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Exhibit 12: Textbooks authored by Anoop Bungay

Anoop Bungay websites and scientific, academic and textbooks; if you wish to learn about MQCC® and its innovations:

- www.BlockChainForJudges.com
- www.mqcc.org
- *The 21st CENTURY SCIENTIFIC METHOD™: Triangle to Triangle Pyramid to Solid Square Pyramid: A Stronger Scientific Method by Correct and Proper Application of the Trademark "Principles of 'BlockChain'"™*; [available only on both Amazon and GOOGLE PLAY]
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only textbook my mother has read; available only on both Amazon and GOOGLE PLAY]

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Commerce (Industry-Finance) & Academia; British Subjects, Citizens, Residents [available only on both Amazon and GOOGLE PLAY]

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[available only on both Amazon and GOOGLE PLAY]
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